

b18
02/09

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, trade, and address):

Joshua Joel Pratchard

4818 Ingraham Street
San Diego, CA 92109

Social Security No.: xxx-xx-5938

Debtor: No Known Aliases

Case number: 15-03130-MM7

Chapter: 7

Judge Margaret M. Mann

Melissa-Rae Annette Pratchard

4818 Ingraham Street
San Diego, CA 92109

Social Security No.: xxx-xx-6938

Joint Debtor Aliases: Melissa Goad

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 8/11/15

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of California

In re:
Joshua Joel Pratchard
Melissa-Rae Annette Pratchard
Debtors

Case No. 15-03130-MM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0974-3

User: admin
Form ID: b18

Page 1 of 3
Total Noticed: 75

Date Rcvd: Aug 12, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2015.

db/jdb +Joshua Joel Pratchard, Melissa-Rae Annette Pratchard, 4818 Ingraham Street,
San Diego, CA 92109-2218

smg ++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879,
SACRAMENTO CA 94279-0029
(address filed with court: State Board of Equalization, P.O. Box 942879,
Sacramento, CA 94279)

smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210,
San Diego, CA 92108-4424

13965266 Allied Interstate, Box 1954, Southgate, MI 48195-0954

13965267 American Coradius International, LLC, 2420 Sweet Home Road, Ste. 150,
Amherst, NY 14228-2244

13965272 +Bay Imaging Consultants, c/o FCB, 757 L Street, Fresno, CA 93721-2904

13965284 +CMRE Financial Services, 3075 E. Imperial Hwy, Suite 200, Brea, CA 92821-6753

13965276 +California Business Bureau, 4542 Ruffner St., #160, San Diego, CA 92111-2238

13965277 +California Emergency Phys, c/o SCC, 914 14th St., Modesto, CA 95354-1011

13965282 +City of San Diego, 1010 2nd Ave., #666, San Diego, CA 92101-4920

13965287 Cyrus Torchinsky, MD PhD, 4060 4th Ave, Ste. 410, San Diego, CA 92103-2121

13965288 +David M. Kupfer, MD, 5395 Ruffin Rd., #201, San Diego, CA 92123-1338

13965290 +Dr. Behzad Aalaei, 444 W. C Street, Ste. 444, San Diego, CA 92101-3597

13965291 +Dr. Michael Huguet, c/o TPS, Box 1270, Los Alamitos, CA 90720-1270

13965292 +Dr. Ryan Curda, 4747 Mission Blvd., Ste. 1, San Diego, CA 92109-2541

13965297 +ER Services Medical Group, c/o Roadrunner, Box 9022, La Jolla, CA 92038-9022

13965293 Emergency Services Medical Corp., Box 503330, San Diego, CA 92150-3330

13965296 +Emily Funk, 5118 W Swayback Pass, Phoenix, AZ 85083-4440

13965298 +Eric Beasley, 301 Bicentennial Circle, Sacramento, CA 95826-2700

13965301 Grossmont Anesthesia Services, Box 997, La Mesa, CA 91944-0997

13965302 +Healing Arts Wellness Center, 1001 Garnet Ave, #220, San Diego, CA 92109-2850

13965306 +James Bush, M.D., 3805 Front Street, San Diego, CA 92103-3088

13965307 +Jason & Nichole Cristili, 6703 Camino Del Prado, Carlsbad, CA 92011-3310

13965313 LCA Collections, PO Box 2240, Burlington, NC 27216-2240

13965309 La Jolla Emergency Physicians Medical Gr, PO Box 66168, Arcadia, CA 91066-1687

13965310 La Jolla Emergency Specialists, PO Box 660997, Arcadia, CA 91066-0997

13965311 LabCorp, PO Box 2240, Burlington, NC 27216-2240

13965314 Lincoln Financial Group, 8801 Indian Hills Drive, Omaha, NE 68114-4066

13965316 +Mechanics Bank, c/o SAR, 12209 Champlin Dr., #102, Champlin, MN 55316-1973

13965317 +Miur Ortho, c/o Joben Enterprises, 2405 Shadelands Dr., Walnut Creek, CA 94598-2444

13965318 +Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210

13965319 +Neuroscan, c/o FCB, 757 L Street, Fresno, CA 93721-2904

13965321 Northstar Location Services, LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943

13965322 Novak Medical Group, 4440 Lamont St., San Diego, CA 92109-4560

13965323 +Ocean Physical Therapy, 4501 Mission Bay Drive, Ste. 3K, San Diego, CA 92109-4926

13965325 +PG E Energy, c/o CBE Group, Box 900, Waterloo, IA 50704-0900

13965327 +Radiology Medical Group, PO Box 2524, Indianapolis, IN 46206-2524

13965329 San Diego District Attorney, Family Support Division, 330 West Broadway,
San Diego, CA 92101-3825

13965330 San Diego Imaging Medical Group, Box 23540, San Diego, CA 92193-3540

13965331 +San Diego Pathologists Medical Group, Box 744127, Dallas, TX 75374-4127

13965332 +Scripps, 10150 Sorrento Valley Road, #200, San Diego, CA 92121-1697

13965337 +Scripps Cardiology Medical Group, c/o CAS, 323 Van Houten Ave., El Cajon, CA 92020-5128

13965338 +Sharp Memorial Hospital, 7901 Frost Street, San Diego, CA 92123-2786

13965340 +Stellar Recovery, Inc., 1327 Highway 2 West, Suite 100, Kalispell, MT 59901-3413

13965347 +US Department of Education, Box 5609, Greenville, TX 75403-5609

13965344 +Uber, c/o Rasier, LLC,, 182 Howard Street, San Francisco, CA 94105-1611

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: robertsl2@dnb.com Aug 13 2015 00:43:36 Dun & Bradstreet,
Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520,
Center Valley, PA 18034-0520

smg +EDI: EDD.COM Aug 13 2015 00:23:00 Employment Develop. Dept., State of CA,
Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001

smg EDI: CALTAX.COM Aug 13 2015 00:23:00 Franchise Tax Board, Attn: Bankruptcy,
P.O. Box 2952, Sacramento, CA 95812-2952

smg E-mail/Text: ustp.region15@usdoj.gov Aug 13 2015 00:43:16 United States Trustee,
Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511

13965268 EDI: AMEREXPR.COM Aug 13 2015 00:23:00 American Express, Box 0001,
Los Angeles, CA 90096-8000

13965269 E-mail/Text: msalas@abeomed.com Aug 13 2015 00:43:20 Anesthesia Service Medical Group,
Box 85004, San Diego, CA 92186-5004

13965270 +EDI: BANKAMER2.COM Aug 13 2015 00:23:00 Bank of America, Box 17054,
Wilmington, DE 19850-7054

13965273 EDI: HFC.COM Aug 13 2015 00:23:00 Best Buy/HSBC, Box 60148,
City of Industry, CA 91716-0148

District/off: 0974-3

User: admin
Form ID: b18Page 2 of 3
Total Noticed: 75

Date Rcvd: Aug 12, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13965274 +E-mail/Text: ecf@becu.org Aug 13 2015 00:44:02 Boeing Employees Credit Union, Box 97050, Seattle, WA 98124-9750

13965278 +E-mail/Text: cms-bk@cms-collect.com Aug 13 2015 00:43:15 Capital Management Services, LP, 726 Exchange Street, #700, Buffalo, NY 14210-1464

13965279 +EDI: CAPITALONE.COM Aug 13 2015 00:23:00 Capital One, Box 30281, Salt Lake City, UT 84130-0281

13965280 +EDI: CHASE.COM Aug 13 2015 00:23:00 Chase, Box 15298, Wilmington, DE 19850-5298

13965281 +Fax: 602-659-2196 Aug 13 2015 01:36:32 Chex Systems, Inc., 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703

13965285 E-mail/Text: WST_Bankruptcy@cable.comcast.com Aug 13 2015 00:44:03 Comcast Cable, Box 34227, Seattle, WA 98124-1227

13965286 EDI: CMIGROUP.COM Aug 13 2015 00:23:00 Credit Management, 4200 International Parkway, Carrollton, TX 75007-1912

13965299 +EDI: FMAALLIANCE.COM Aug 13 2015 00:23:00 FMA Alliance, 12339 Cutten Road, Houston, TX 77066-1807

13965300 +E-mail/Text: bknoticing@grantweber.com Aug 13 2015 00:43:26 Grant & Weber, 26575 West Agoura Road, Calabasas, CA 91302-1958

13965303 +EDI: HFC.COM Aug 13 2015 00:23:00 HSBC, Box 3425, Buffalo, NY 14240-3425

13965304 EDI: IIC9.COM Aug 13 2015 00:23:00 I.C. System, Inc., Box 64887, St. Paul, MN 55164-0887

13965305 EDI: IRS.COM Aug 13 2015 00:23:00 Internal Revenue Service, Box 105416, Atlanta, GA 30348-5416

13965308 E-mail/Text: ebnsterling@weltman.com Aug 13 2015 00:43:15 Kay Jewelers, Box 740425, Cincinnati, OH 45274-0425

13965315 +EDI: TSYS2.COM Aug 13 2015 00:23:00 Macy's, Box 8218, Mason, OH 45040-8218

13965320 +E-mail/Text: bnc@nordstrom.com Aug 13 2015 00:43:04 Nordstrom Bank, Box 13589, Scottsdale, AZ 85267-3589

13965326 EDI: PRA.COM Aug 13 2015 00:23:00 Portfolio Recovery Associates, 120 Corporate Blvd., #100, Norfolk, VA 23502

13965324 +E-mail/Text: recovery@paypal.com Aug 13 2015 00:42:47 Paypal, 2211 N 1st St., San Jose, CA 95131-2021

13965339 E-mail/Text: sanfrancisco.bnc@ssa.gov Aug 13 2015 00:43:52 Social Security Administration, Box 2000, Richmond, CA 94802-1791

13965341 +E-mail/Text: dolores.futrell@twcable.com Aug 13 2015 00:43:54 Time Warner Cable, Box 60074, Cty of Industry, CA 91716-0074

13965342 EDI: USBANKARS.COM Aug 13 2015 00:23:00 Toyota Financial Services, Box 790069, St. Louis, MO 63179-0069

13965345 EDI: USBANKARS.COM Aug 13 2015 00:23:00 US Bank, Box 790179, St. Louis, MO 63179-0179

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Dun & Bradstreet, Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520, Center Valley, PA 18034-0520

13965271* +Bank of America, Box 17054, Wilmington, DE 19850-7054

13965275* +Boeing Employees Credit Union, Box 97050, Seattle, WA 98124-9750

13965283* +City of San Diego, 1010 2nd Ave., #666, San Diego, CA 92101-4920

13965294* Emergency Services Medical Corp., Box 503330, San Diego, CA 92150-3330

13965295* Emergency Services Medical Corp., Box 503330, San Diego, CA 92150-3330

13965312* LabCorp, PO Box 2240, Burlington, NC 27216-2240

13965328* +Radiology Medical Group, Inc., PO Box 2524, Indianapolis, IN 46206-2524

13965333* +Scripps, 10150 Sorrento Valley Road, #200, San Diego, CA 92121-1697

13965334* +Scripps, 10150 Sorrento Valley Road, #200, San Diego, CA 92121-1697

13965335* +Scripps, 10150 Sorrento Valley Road, #200, San Diego, CA 92121-1697

13965336* +Scripps, 10150 Sorrento Valley Road, #200, San Diego, CA 92121-1697

13965343* Toyota Financial Services, Box 790069, St. Louis, MO 63179-0069

13965346* +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, Box 790179, St. Louis, MO 63179-0179)

13965289 ##Derek Sanders, 770 California St., #401, San Francisco, CA 94108-2424

TOTALS: 0, * 14, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0974-3

User: admin
Form ID: b18

Page 3 of 3
Total Noticed: 75

Date Rcvd: Aug 12, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2015 at the address(es) listed below:

Leslie T. Gladstone candic@flgsd.com,
candic@flgsd.com;christinb@flgsd.com;sandray@flgsd.com;ltg@trustesolutions.net
Richard E. Chang on behalf of Joint Debtor Melissa-Rae Annette Pratchard
RICHARD@THEBKLawYERS.COM, jason@thebklawyers.com;carla@thebklawyers.com;notices@uprightlaw.com
Richard E. Chang on behalf of Debtor Joshua Joel Pratchard RICHARD@THEBKLawYERS.COM,
jason@thebklawyers.com;carla@thebklawyers.com;notices@uprightlaw.com
United States Trustee ustp.region15@usdoj.gov

TOTAL: 4